



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.		
10/729,997	12/09/2003	Charles A. Rosenblatt	05793.3125	2800		
22852	7590	05/05/2008	EXAMINER			
FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER LLP 901 NEW YORK AVENUE, NW WASHINGTON, DC 20001-4413				TROTTER, SCOTT S		
ART UNIT		PAPER NUMBER				
3694						
MAIL DATE		DELIVERY MODE				
05/05/2008		PAPER				

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)
	10/729,997	ROSENBLATT ET AL.
	Examiner	Art Unit
	SCOTT S. TROTTER	3694

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 05 February 2008.
- 2a) This action is **FINAL**. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-99 is/are pending in the application.
- 4a) Of the above claim(s) 21-31,52-62 and 83-93 is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-20,32-51,63-82 and 94-99 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
- Certified copies of the priority documents have been received.
 - Certified copies of the priority documents have been received in Application No. _____.
 - Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
- 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date 12/02/2004 and 03/36/2004.
- 4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) Notice of Informal Patent Application
- 6) Other: _____.

DETAILED ACTION

Restriction election

1. The Office acknowledges the receipt of Applicant's restriction election, filed February 5, 2008. Applicant elects Group I, claims 1-20, 32-51 and 63-82 without traverse. Claims 1-20, 32-51, 63-82 and 94-99 are pending. Claims 21-31, 52-62, and 83-93 are nonelected. Claims 1-20, 32-51, 63-82 and 94-99 are examined in the instant application. This restriction is made FINAL.

Information Disclosure Statement

2. An initialed and dated copy of Applicant's IDS forms 1449 filed 12/02/2004 and 03/26/2004, are attached to the instant Office action.

Claim Rejections - 35 USC § 101 Utility

3. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

4. Claims 63-76, and 98-99 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter. The computer readable medium contains instructions that could be instructions for a human to execute them rendering them non-statutory unlike the case where the instructions were computer executable.

Claim Rejections - 35 USC § 102

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless --

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

6. Claims 1-5, 7, 8, 13, 14, 32-36, 38, 39, 44, 45, 63-67, 69, 70, 75, 76, 94, 96, and 98 are rejected under 35 U.S.C. 102(b) as being anticipated by Masuda (U.S. Patent 5,569,897 hereafter Masuda).

As per claim 1 Masuda teaches:

A method for marketing a credit card account to a consumer, the method comprising:
receiving an application for the credit card account from the consumer through a point-of-sale location; (See *Masuda column 3 lines 51-53*)
receiving a notification that the consumer requests to purchase a product at the point-of-sale location; (See *Masuda column 3 lines 51-53*) and
determining whether to approve the application based upon receiving the notification that the consumer requests to purchase the product. (See *Masuda column 51-53*.
Asking to make a credit purchase starts the application process making it an inherent part of determining whether to approve the application.)

As per claim 2 Masuda teaches:

The method of claim 1, wherein receiving the application further comprises receiving information about the consumer sufficient to perform a consumer credit analysis. (See *Masuda column 3 lines 32-39*)

As per claim 3 Masuda teaches:

The method of claim 1, wherein receiving the notification further comprises determining, as a result of receiving the application, that the consumer requests to purchase the product. (See *Masuda column 51-53*. Asking to make a credit purchase starts the application process making it an inherent part of determining whether to approve the application.)

As per claim 4 Masuda teaches:

The method of claim 1, wherein the notification and the application are received together. (See *Masuda column 3 lines 51-53*. They start the transaction together.)

As per claim 5 Masuda teaches:

The method of claim 4, wherein receiving the application includes: receiving the notification that the consumer requests to purchase the product. (See *Masuda column 3 lines 51-53*. They start the transaction together.)

As per claim 7 Masuda teaches:

The method of claim 1, further comprising: notifying at least one of the consumer and the point-of-sale location that the application has been approved. (See *Masuda column 3 lines 58-column 4 line 7*)

As per claim 8 Masuda teaches:

The method of claim 1, wherein determining whether to approve the application further comprises: performing a credit analysis at least using information associated with the consumer. (See *Masuda column 3 lines 57-58*)

As per claim 13 Masuda teaches:

The method of claim 1, further comprising: charging a purchase cost of the product to the credit card account. (See *Masuda column 3 lines 51-53*. Paying with a credit card to be issued to make the purchase inherently requires charging the costs to the credit card.)

As per claim 14 Masuda teaches:

The method of claim 1, wherein the credit card account is configured for use in subsequent purchase transactions unrelated to the product. (See *Masuda column 1 lines 38-53*. Credit cards can be used for unrelated purchases which is one reason why they are issued instead of the installment plans disclosed at column 1 lines 15-37.)

As per claim 94 Masuda teaches:

The method of claim 1, further including:

offering the credit card account to the consumer at the point-of-sale location.

(See *Masuda column 2 lines 23-26*)

As per claims 32-36, 38, 39, 44, 45, 63-67, 69, 70, 75, 76, 96, and 98 they are parallel system and computer readable medium claims and are rejected under the same rationales as their parallel method claims were rejected under above.

Claim Rejections - 35 USC § 103

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

8. Claims 6, 9, 10, 37, 40, 41, 68, 71, and 72 are rejected under 35 U.S.C. 103(a) as being unpatentable over Masuda in view of case law.

As per claim 6 Masuda teaches:

The method of claim 1, wherein the notification and the application are received separately. See MPEP 2144.04 [R-6] .IV.C. In re Burhans, 154 F.2d 690, 69 USPQ 330 (CCPA 1946) (selection of any order of performing process steps is prima facie obvious in the absence of new or unexpected results) Therefore it would have been prima facie obvious to split up the notification and application steps.

As per claims 9 and 10 Masuda teaches the method of claim 1 as for the rest of the claim there are only two options if the product is not purchased either to approve the application anyway or deny it therefore it would have been obvious to a person of ordinary skill in the art at the time invention was made to try both to see which provided a greater benefit.

As per claims 37, 40, 41, 68, 71, and 72 they are parallel system and computer readable medium claims and are rejected under the same rationales as their parallel method claims were rejected under above.

9. Claims 11, 12, 15-20, 42, 43, 46-51, 73, 74, 77-82, 95, 97, and 99 are rejected under 35 U.S.C. 103(a) as being unpatentable over Masuda in view of Official Notice.

As per claim 11 Masuda teaches:

The method of claim 1, wherein determining whether to approve the application further comprises: causing the point-of-sale location to prevent the consumer's purchase of the product if the application is not approved. (See *Masuda column 4 lines 3-7 and column 3 lines 51-53*. Requesting to pay with credit using a credit card to be issued or denied at the store.)

While Masuda does not explicitly teach that the denial of the application will not allow the purchase to be made it is old and well known in the art of credit cards that if a credit card is denied it can not be used to pay for a purchase. Therefore it would have been obvious to a person of ordinary skill in the art at the time the invention was made that the denial of a credit application for the card that was going to pay for a purchase would result in preventing the purchase unless some other form of payment was used.

As per claim 12 Masuda teaches:

The method of claim 1, wherein determining whether to approve the application further comprises: notifying the point-of-sale location to prevent the consumer's purchase of the product if the application is not approved. (See *Masuda column 4 lines 3-7 and column 3 lines 51-53*. Requesting to pay with credit using a credit card to be issued or denied at the store.)

While Masuda does not explicitly teach that the denial of the application will not allow the purchase to be made it is old and well known in the art of credit cards that if a

credit card is denied it can not be used to pay for a purchase. Therefore it would have been obvious to a person of ordinary skill in the art at the time the invention was made that the denial of a credit application would result in preventing the purchase unless some other form of payment is used.

As per claims 15-20, 95 Masuda teaches the method of claim 1. Masuda does not teach using an automatic draft to a credit card to pay bills. Official Notice is taken that it is old and well known in the art of credit cards to have automatic drafts drawn to them to pay recurrent bills such as cell phone bills. Official Notice is also taken that it is old and well known in the art of cell phone service to deactivate cell phone service to customers that don't pay their cell phone bill. Therefore it would have been obvious to a person of ordinary skill in the art at the time the invention was made to use an automatic draft to the credit card to pay their cell phone bill and for their cell phone to be deactivated when their bill is not paid due to the credit card it is drafted on being delinquent or closed.

As per claim 95 Masuda teaches:

The method of claim 1, further including:

offering the product to the consumer at the point-of-sale location; (See *Masuda column 3 lines 51-53*) and

conditioning the offer of the product to the consumer based on:

the consumer's acceptance of the credit card account, and

the customer's agreement to charge purchases and fees to the credit card account, including a charge associated with a purchase of the product. (See *Masuda*

column 51-53. Asking to make a credit purchase starts the application process making it an inherent part of determining whether to approve the application.)

Official Notice is taken that it is old and well known in the art of credit card marketing to give away a product for signing up for a credit card account. Therefore it would have been obvious to a person of ordinary skill in the art of marketing credit cards at the time the invention was made to require the acceptance of a credit card account to receive a product in return.

As per claims 42, 43, 46-51, 73, 74, 77-82, 97, and 99 they are parallel system and computer readable medium claims and are rejected under the same rationales as their parallel method claims were rejected under above.

Conclusion

10. The prior art made of record and not relied upon is considered pertinent to Applicant's disclosure:

- Kang Siew Li. Business Times teaches credit card companies offering freebies including free mobile phones as enticements for customers to sign up for a credit card.

11. Examiner's Note: The Examiner has cited particular columns and line numbers in the references as applied to the claims for the convenience of the applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested from the applicant, in preparing the responses, to fully consider the references in entirety as potentially teaching all or part

of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

12. Any inquiry concerning this communication from the examiner should be directed to Scott S. Trotter, whose telephone number is 571-272-7366. The examiner can normally be reached on 8:30 AM – 5:00 PM, M-F.

13. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P. Trammell, can be reached on 571-272-6712.

14. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

15. The fax phone number for the organization where this application or proceeding is assigned are as follows:

(571) 273-8300 (Official Communications; including After Final Communications labeled "BOX AF")

(571) 273-6705 (Draft Communications)

/sst/
5/5/2008

/James P Trammell/
Supervisory Patent Examiner, Art Unit 3694

Application/Control Number: 10/729,997
Art Unit: 3694

Page 11